# **EXHIBIT**

Page 1

IN THE FEDERAL COURT OF THE MIDDLE DISTRICT OF ALABAMA NORTHERN DIVISION

CIVIL ACTION NUMBER

2:06CV 377-WKW

PIONEER SERVICES, INC., Plaintiff,

vs.

AUTO OWNERS INSURANCE COMPANY,

Defendant.

VIDEOTAPE DEPOSITION TESTIMONY OF: BILL REAVES

January 25, 2007 10 a.m.

COURT REPORTER:

APRIL R. BENDINGER, CSR

www. American Court Reporting. comJanuary 25, 2007

ORIGINAL

			Page 104
1		Q.	Property damage claim.
2		Α.	What kind of property damage?
3		Q.	Give me an example, and I'll pick
4	one.	I don'	t know what your classifications
5	are.		
6		Α.	Fire.
7		Q.	Well, we've talked about
8	elect	rical a	nd lightning. What about a
9	light	ning da	mage claim? What correspondence
10	would	be sen	t from Auto Owners to the insured,
11	or fr	om you	to the insured on a claim like that?
12		Α.	May send out a proof of loss,
13	perso	nal pro	perty inventory forms, a letter may
14	go ou	t reque	sting estimates for the damage.
15		Q.	Is that a form letter?
16		Α.	Yes, it is.
17		Q.	Is that the request for the
18	inven	tory or	a request for the estimates? What
19	did y	ou say	it is?
20		Α.	Both.
21		Q.	Both. Other than the proof of
22	loss	and the	inventory forms and the request for
23			d the request for estimates, which

		Page 137
1	А.	That's correct.
2	Q.	And that helps you decide if it
3	was a covered	d loss?
4	А.	Mainly, he just determines if it's
5	an arson cla	im, if it's a set fire.
6	Q.	Okay. Like you were talking about
7	earlier, thos	se longer arson investigations?
8	А.	Right.
9	Q.	He helps you with those?
10	А.	If it's a set fire or if it's
11	accidental in	n nature.
12	Q.	What kind of claims does he help
13	you with best	ides lightning damage claims and
14	arson or fire	e claims?
15	Α.	That's the only ones that I've
16	used him for	•
17	Q.	Of the three to four per year, how
18	many of those	e are lightning claims?
19	Α.	I don't think I've ever used him
20	but maybe one	ce or twice for lightning.
21	Q.	Do you know if Pioneer Services
22	has ever subr	mitted a lightning affidavit for any
23	of your insu	reds that you were handling claims

		Page 138
1	over?	
2	А.	They have.
3	Q.	They have? Do you know who they
4	were, the	insureds?
5	Α.	I don't recall.
6	Q.	How many times has Pioneer
7	Services	submitted lightning affidavits?
8	А.	I don't know the exact number.
9	Q.	More than ten?
10	А.	I would say less than ten times.
11	Q.	More than five?
12	Α.	Probably somewhere between four
13	and eight	•
14	Q.	Okay. Do you recall the time that
15	you used	them for that or that they submitted
16	those aff	idavits? Was it before or after the
17	claim tha	t we're here about today?
18	А.	I don't recall any before.
19	Q.	You don't recall any before?
20	А.	No.
21	Q.	So the four to eight would have
22	been afte	r?
23	Α.	I think so.

		Page 139
1	Q.	All right. Do you know how
2	Pioneer Serv	ices got involved in those claims?
3	Did you call	them or did the insureds call
4	them? How d	id that happen?
5	Α.	I think the insureds called them.
6	Q.	Did you have any problems with the
7	affidavits t	hey submitted?
8	Α.	No, I didn't.
9	Q.	Did you pay those claims?
10		MR. PEARSON: Object to the form.
11	Α.	I don't recall whether they were
12	paid or not.	
13	Q.	Were they lightning damage claims?
14	Α.	That's what they were turned in
15	as.	
16	Q.	Do you recall ever questioning any
17	of the Pione	er Services' lightning affidavits as
18	being too va	gue?
19	А.	I don't think they were
20	questioned.	
21	Q.	When you say weren't questioned,
22	under any of	the three criteria that we
23	discussed ear	rlier being too vague, not

		Page 140
1	detailed eno	ugh on the damage or doesn't list
2	the reasons	they think the lightning damage was
3	the cause	they were never questioned as to
4	any of those	three potential deficiencies?
5		MR. PEARSON: Object to the form.
6	Α.	No.
7	Q.	So would it be fair to say that
8	between four	to eight times after Hurricane
9	Ivan, Auto O	wners accepted lightning affidavits
10	from Pioneer	Services for its insureds?
11	Α.	That's correct.
12		MR. PEARSON: Object to the form.
13	Q.	And paid claims based on those
14	lightning af	fidavits?
15		MR. PEARSON: Object to the form.
16	Α.	I don't know if the claims were
17	paid or not.	
18	Q.	Do you recall denying any of those
19	claims?	
20	Α.	I don't recall paying or denying
21	any of them.	
22	Q.	Do you have a list of approved
23	individuals	or companies who can give lightning

		Page 190
1	Q. All	right. At the end of it, what
2	does it say?	
3	A. Do y	ou want me to read the last
4	page?	
5	Q. Plea	se.
6	A. It s	ays: Belonging to Pioneer
7	Telephone Service	s, Incorporated. I further
8	certify that to t	he best of my knowledge the
9	above described p	roperty was damaged by water
10	because of damage	done to the printed circuit
11	boards in the abo	ve equipment. And it's signed
12	Jimmy Williamson,	James H. Williamson.
13	Q. So r	egardless of what the title of
14	the first page wa	s, the certification at the
15	end does that	make that an affidavit of water
16	damage?	
17	A. That	's what he's claiming.
18	Q. That	's what he's trying to do,
19	isn't he?	
20	A. Well	, he starts out by saying it's
21	a lightning affid	avit, and he ends up saying
22	it's a water I	guess a water affidavit.
23	Q. Is t	his the first time you noticed

	Page 191
1	that it had both names on it?
2	A. Today?
3	Q. Yes, sir.
4	A. No, it's not.
5	Q. When did you first notice that?
6	A. I don't recall the date.
7	Q. Did you notice it on the 8th when
8	you first got it?
9	A. I don't think I noticed it on the
10	8th.
11	Q. Did you notice it on the 15th when
12	you talked to Jimmy Williamson about the claim?
13	A. I don't think I had noticed that
14	at that time.
15	Q. Have you ever looked at that
16	document closely to see if the numbers add up,
17	or have you ever scrutinized it in any way?
18	A. Which numbers are you referring
19	to?
20	Q. Any numbers on it.
21	MR. PEARSON: Object to the form.
22	Q. Anything that you would do to try
23	to figure out if that document made sense or was

		Page 192
1	complete in	any way?
2		MR. PEARSON: Object to the form.
3	Α.	I don't know if these I've
4	never added	the quantity up, if that's what
5	you're askin	g.
6		MR. HALL: That's what I'm asking.
7	Q.	Have you ever done anything with
8	that documen	t other than receive it on the 8th?
9	Α.	Not this particular document.
10	Q.	Okay. And the affidavit that
11	you're holdi	ng and this invoice that starts Page
12	181 and 183,	do they cover the same sorry,
13	184, do they	cover the same items? Have you
14	ever compare	d the two to see?
15	Α.	I've spot checked to see if some
16	of the items	matched up.
17	Q.	You've spot checked to see if some
18	did?	
19	Α.	That's correct.
20	Q.	When did you do that?
21	Α.	I don't remember the date.
22	Q.	Was it in preparation for this
23	deposition?	

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	·	Page 202
1	Α.	The sixth picture is a picture of
2	one of these	boards that he claimed was damaged.
3	Q.	Now, is that at a different
4	location?	
5	Α.	Yes, it is.
6	Q.	Where was that taken?
7	Α.	That was taken at his residence.
8	Q.	How far was his residence from his
9	office?	,
10	Α.	A mile, mile and a half.
11	Q.	All right. Why did you go to his
12	residence?	
13	A.	That's where the contents he
14	claimed were	damaged were located.
15	Q.	All right. Did you then go with
16	him to his r	esidence to look at those?
17	Α.	Yes, I did.
18	Q.	And were they stored in a
19	building?	
20	Α.	Yes, they were.
21	Q.	Protected from the elements?
22	A.	Yes, they were.
23	Q.	And did he make them available for

		Page 203
1	you to look	at?
2	Α.	Yes, he did.
3	Q.	Did he place any restrictions on
4	your looking	at them?
5	Α.	No, he didn't.
6	Q.	Did he give you as much time as
7	you wanted?	
8	Α.	Yes, he did.
9	Q.	Did he allow you to take pictures?
10	Α.	Yes.
11	Q.	Did he allow you to take samples
12	if you wante	d them?
13		MR. PEARSON: Object to the form.
14	A.	We didn't request to take any
15	samples.	
16	Q.	Did he ever tell you you weren't
17	allowed to t	ake samples?
18	Α.	No, he didn't.
19	Q.	Did he ever indicate that it would
20	not be okay	for you to take some of those?
21	Α.	No, he didn't.
22	Q.	That picture on the top, what
23	number is th	at that shows the circuit boards?

		Page 205
1	Α.	Because they were inside a box
2	wrapped in p	plastic.
3	Q.	Did you look at any of the boards
4	to see if th	ey had water stains on them?
5	Α.	Yes, I did.
6	Q.	You took them out of the wrapping?
7	Α.	I took a couple of them out.
8	Q.	What did you find?
9	Α.	I didn't see any damage.
10	Q.	Did you take those with you?
11	Α.	No, I didn't.
12	Q.	Was there any water stains on the
13	outside of t	he boxes?
14	Α.	Some of the boxes did have slight
15	water stains	on them.
16	Q.	They had water stains, though?
17	Α.	On some of the boxes.
18	Q.	What about the next picture,
19	number I	think that's eight?
20	Α.	Uh-huh, (affirmative).
21	Q.	What does eight show?
22	Α.	That's just a pile of stuff.
23	Q.	Was that all a part of this gear

		Page 206
1	and equipmen	t that he was showing you?
2	Α.	That's what he was claiming.
3	Q.	Were you allowed access to that?
4	Α.	Yes, I was.
5	Q.	Did you move any of those pieces
6	of equipment	?
7	Α.	No, I didn't.
8	Q.	Did you are there computers
9	there?	
10	Α.	Yes, there are.
11	Q.	With CPU the box that does all
12	the work on	the computer, are they there too?
13	A.	Yes, they are.
14	Q.	Did you plug any of those in?
15	Α.	No, I didn't.
16	Q.	Did you ask to take any of those
17	with you?	
18	Α.	No, I didn't.
19	Q.	What's on the next page? What's
20	number nine?	That's a picture of a CPU, or a
21	computer.	
22	Q.	All right. I've heard it said
23	both ways.	CPU, I think, stands for central

		Page 207
1	processing u	nit, which is the box that does all
2	the work on	a computer, in my mind. Is that
3	what that pi	cture number nine is?
4	Α.	That's correct.
5	Q.	Is number ten a picture of the
6	same unit or	a different one?
7	Α.	I believe it's a different one.
8	Q.	All right. And did you plug those
9	in to see if	they would operate?
10	A.	No, I didn't.
11	Q.	What's number 11?
12	Α.	That's a photograph of something
13	he was claim	ing was damaged.
14	Q.	All right. Is it a piece of
15	machinery, a	n electrical some kind of machine
16	that require	s electricity to operate?
17	Α.	It appears that it's some device
18	that would r	equire some sort of electricity to
19	run it.	
20	Q.	Did you ask him to explain what
21	that was?	
22	Α.	No, I didn't.
23	Q.	Did you ask him to correlate any

		Page 208
1	of the piece	s of equipment depicted in the
2	photographs	you've just been through with any of
3	the equipmen	t that was outlined in the estimates
4	you received	on November 8th?
5	Α.	No, I didn't.
6	Q.	All right. What's number 11? I'm
7	sorry. Is t	hat 12?
8	Α.	12. It's just another photograph
9	of the same	stuff that was taken in photograph
10	eight.	
11	Q.	It was a lot of stuff, wasn't it?
12	Α.	It was a lot of stuff.
13	Q.	What do we have another page?
14	What's on th	at page?
15	Α.	It's photographs of some more of
16	the boxes th	at he claims got wet.
17	Q.	All right. And you didn't believe
18	him, did you	?
19	Α.	No, I believe the boxes got wet.
20	Q.	All right. Okay. And both of
21	those last t	wo pictures, number 13 and 14, are
22	they the sam	e kind of boxes, similar?
23	Α.	They're not the same boxes.

	Page 211
1	party with experience in the field of looking at
2	electronics to see if they were damaged; is that
3	right?
4	A. That's correct.
5	Q. Did you write Mr. Williamson about
6	anything after the meeting on November 15th or
7	16th?
8	A. Yes, I did.
9	Q. Good. When did you write him
10	next?
11	A. I'd have to look at the claim to
12	see the exact date.
13	Q. Did you call him before you wrote
14	him that next time?
15	A. No, I didn't.
16	Q. Did you have any conversations
17	with him before you wrote him the next time?
18	A. No, I didn't.
19	Q. Did you call South Central Agency
20	and tell them to tell him anything for you?
21	A. No, I didn't.
22	Q. So when was the next time you had
23	any communication with Mr. Williamson?

		Page 212
1	Α.	Anytime that he and I conversed.
2	Q.	Next time y'all talked after the
3	meeting wher	e you took those photographs we just
4	looked at?	
.5	Α.	I don't recall talking to
6	Mr. Williams	on after that day.
7	Q.	Then it would the next time you
8	wrote him a	letter, I'd suspect?
9	Α.	That would be the next
10	communicatio	n between the two of us.
11	Q.	That's what I'm looking for. Do
12	you know if	it's your December 20th letter?
13	Α.	Yes. Do you know what page that's
14	on?	
15	Q.	Not right off, but we can find it.
16	I bet Joel d	oes. That's page what?
17	Α.	AO 205 and AO 206.
18	Q.	All right. So you meet with him
19	and look at	the equipment on November 15th or
20	16th. The p	ictures say 16th, you recall 15th,
21	but it was o	ne or the other?
22	Α.	That's correct.
23	Q.	And after that, you had no

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NATIONAL TRANSPORTATIONS	
	Page 213
1	communication with him until you wrote this
2	letter on December 20, 2004; is that right?
3	A. That's correct.
4	Q. What did that letter say?
5	A. It says, Dear Sir or Madam, we
6	received the estimate from an independent
7	adjuster for your building damages. I've
8	enclosed a copy for you to review. Once you've
9	had a chance to review, please give me a call so
10	that we may settle that portion of the claim.
11	As to the damages that you're claiming to your
12	phone system due to lightning and the water
13	damage to inventory, Auto Owners appreciates
14	your professional opinion as to the damages
15	claimed; however, it is a conflict of interest
16	to write your own lighting affidavit. We also
17	understand that you have disposed of the damaged
18	equipment without us being able to have a third
19	party verify the damages. We are hereby
20	requesting you provide us with outside
21	documentation and evidence for the damage, along
22	with the salvage value. Under your policy, the
23	following is contained: Used in the event of

	Page 220
1	15th or 16th, you believe that you wanted to
2	have someone test the equipment?
3	A. I was quite certain that we were
4	going to have to send somebody out to inspect
5	it.
6	Q. But you never wrote him to tell
7	him that?
8	A. I told him that while we were in
9	his shed?
10	Q. But you didn't put that in
11	writing, did you?
12	A. No, I didn't.
13	Q. When you wrote this letter on
14	December 20th, you said, we also understand that
15	you have disposed of the damaged equipment
16	without us being able to have a third party
17	verify the damages. We are hereby requesting
18	you provide us with outside documentation and
19	evidence of the damages, along with the salvage
20	value. Did Mr. Williamson ever do that?
21	A. He did send us some other
22	information.
23	Q. What did you do with that

	Page 221
1	information?
2	A. Reviewed it.
3	Q. Can you find that for me in the
4	stack? Are those the estimates from Telcom?
5	A. That's correct.
6	Q. We've already marked those as a
7	separate exhibit. Just to keep us from taking
8	them out of the book, look at Page is 123
9	included in there?
10	A. 1 what?
11	Q. 123.
12 .	A. No, it's not.
13	Q. How did we pull that off? All
14	right. Is there a gap
15	A. There's a gap from 122 to 142.
16	Q. Well, here, let me pass you over
17	something.
18	MR. PEARSON: Again, Plaintiff's
19	Exhibit 10 is what Harry brought. He knows that
20	he had all those documents
21	MR. HALL: That's right. We're
22	going to fill in the gaps.
23	Q. Let me show you what's been marked

	Page 233
1	A. I don't believe I had received
2	Telcom's
3	Q. When you wrote this letter?
4	A when I wrote that letter.
5	Q. So after the December 20th letter,
6	you got the Telcom Exhibits 3 through 7 we just
7	went through. And at the time you wrote the
8	December 20 letter, had you received the
9	financial breakdowns, the cost breakdowns that
10	you talked about from Mr. Williamson?
11	A. Yes, I had.
12	Q. So you would agree that Telcom is
13	not Pioneer Services; right?
14	A. I don't know if they are or not.
15	Q. Did you do anything to find out if
16	they were?
17	A. No, I didn't.
18	Q. So you don't know who they are or
19	anything about them; right?
20	A. Well, I told you what I had
21	learned about
22	Q. Mac Bracewell?
23	A Mac Bracewell.

	Page 237
1	lightning damage to all that equipment?
2	A. No.
3	Q. Okay. So instead of believing the
4	information that was submitted to you by two
5	different people, Mr. Williamson and then Telcom
6	Services, you chose to not believe that and go
7	get a lightning strike report?
8	MR. PEARSON: Object to the form
9	and object to that characterization.
10	A. After reviewing the lightning
11	affidavit/water affidavits, they appeared to be
12	so vague a claim of that magnitude, to put a
13	one-line sentence in there to describe damage to
14	numerous pages of items damaged, that it seemed
15	that the information was too vague to pay a
16	claim of this size based on that limited
17	information.
18	Q. Did you ever tell that to Jimmy
19	Williamson or Mac Bracewell?
20	A. No, I didn't.
21	Q. Did you ever communicate that to
22	anybody?
23	A. No, I didn't.

		Page 238
1	Q.	All right. Did you ever ask Mac
2	Bracewell to	explain to you the basis for his
3	opinion that	the different pieces of equipment
4	had been dama	aged?
5	А.	No. Mr. Bracewell had or
6	somebody had	put that on the affidavit as what
7	his opinion t	to the damages were.
8	Q.	You never asked him about that?
9	Α.	I never asked him about that.
10	Q.	Did you ask him to explain with
11	more detail s	so it wasn't as vague?
12	Α.	No, I didn't.
13	Q.	Why not?
14	Α.	We wanted to inspect the items in
15	the beginning	g because this information that we
16	were given wa	as too vague to substantiate a claim
17	of this size.	
18	Q.	To this date, January 25, 2007,
19	have you or a	nybody from Auto Owners ever asked
20	Mr. Williamso	on or Mr. Bracewell to give you more
21	details about	the damages to the specific pieces
22	of equipment?	
23	Α.	No.

	Page 244
1	Q. And you never told Mr. Bracewell
2	or Telcom Services or Jimmy Williamson or
3	Pioneer Services that, did you?
4	A. No, I didn't.
5	Q. You never conveyed to them that
6	after your request for more documentation from
7	an outside party and their supplying you with
8	documentation from an outside party which
9	they did; correct?
10	A. They supplied the information from
11	Telcom.
12	Q. Which is not Pioneer Services;
13	correct?
14	A. I don't know if it's Pioneer. I
15	can't answer if they're together or not.
16	Q. Do you have any reason to believe
17	that they're the same entity?
18	A. I don't think they are the same
19	entity.
20	Q. All right. My question to you is:
21	In your letter of December 20th, you said you
22	wanted documentation from an outside source.
23	Would you agree Exhibits 3 through 7 are

		Page 245
1	documentation	from an outside source concerning
2	this claim?	
3	А.	They are documents from an outside
4	source.	
5	Q.	So you received documents pursuant
6	to your reque	st in your December 20th letter;
7	right?	
8	Α.	That's correct.
9	Q.	And you didn't do anything with
10	them, did you	?
11	Α.	Other than review them, no.
12	Q.	You never told anybody that they
13	were insuffic	ient in some way, did you?
14	Α.	No, I didn't?
15	Q.	You looked at them and put them in
16	the file; rig	ht?
17		MR. PEARSON: Object to the form.
18	Α.	They were reviewed and put in the
19	file.	
20	Q.	All right. Now, you listed a part
21	of the policy	, Section Three, duties in the
22	event of loss	, and then you put down four, five
23	and six as th	e subparts that you quoted. Why

	Page 247
1	MR. HALL: Well, object to the
2	form.
3	MR. PEARSON: I am objecting to
4	the form. You keep characterizing
5	MR. HALL: The Court says don't do
6	this.
7	MR. PEARSON: I'm not doing
8	anything other than
9	MR. HALL: This is a speaking
10	objection suggesting an answer.
11	MR. PEARSON: Harry, I've been
12	through we're about to reach a time limit on
13	this thing.
14	MR. HALL: And I wish you would
15	stop taking the time limit.
16	MR. PEARSON: No, I haven't taken
17	up any time all day to object to the questions
18	that you've asked repeatedly making a
19	mischaracterization of something. But anyway,
20	you can go ahead and ask the question. I've
21	objected to it, and he can answer.
22	MR. HALL: Thank you.
23	Q. Back to you, Mr. Reaves. You have

	Page 248
1	three subparts that are listed here. One says,
2	take reasonable steps to protect the covered
3	property. And it goes on beyond that, but
4	that's the way it starts, number four. Did he
5	do that?
6	A. Yes, he did.
7	Q. Okay. By taking it out of his
8	office at Pioneer Services and storing it in the
9	shed where you took the pictures, he complied
10	with number four, didn't he?
11	MR. PEARSON: Object to the form.
12	A. He did take the property and
13	protect it for
14	Q. Did he do what's called for in
15	number four?
16	MR. PEARSON: Object to the form.
17	He's still answering the question, and you cut
18	him off.
19	A. Let me see number four. Yes, he
20	did.
21	Q. All right. Let's skip on to
22	five. At our request, give us complete
23	inventories of the damaged and undamaged

	Page 249
1	property, including quantities, cost, values and
2	amount of loss claimed. Did he do that?
3	A. Let me see which ones he did. He
4	gave us a complete inventory of the damaged
5	of what he claimed was damaged. Including the
6	quantities he included cost, but he did not
7	produce any invoices showing his cost. And he
8	did provide the value that he claimed, which may
9	or may not be the actual amount of the claim.
10	Q. All right. So under five, he gave
11	you a complete inventory, gave you the
12	quantities, he gave you the cost, because he
13	sent up those dollar values that you told me
14	about that we talked about some; right?
15	A. He gave cost. Whether they are
16	his cost or just retail cost, I don't know.
17	Q. He gave you cost?
18	A. He gave me some cost.
19	Q. Values, and the amount of the loss
20	claimed. He did all those, didn't he?
21	A. Yes.
22	Q. Number six, as often as may be
23	reasonably required, permit us to inspect the

	Page 251
Q.	And Mr. Williamson never
restricted y	our access to that equipment on that
visit, did h	e?
Α.	No.
Q.	Did he indicate to you you could
never come b	ack and look at it again?
Α.	No, he didn't.
Q.	Did you ever write him and tell
him that you	wanted to come back and look at it
again?	
А.	No, I didn't. I told him while we
were there the	hat we were going to send somebody
to look at i	t.
Q.	All right. Well, he disagrees
with that, as	nd we'll talk to him tomorrow about
that. Other	than your word that you told him on
November 16	that you wanted to come back and
look at it a	gain or have someone come look at
it, is there	any other evidence that supports
your position	n that you asked him to hold on to
the equipmen	t?
Α.	No.
Q.	How many inspections are required
	restricted y visit, did h A. Q. never come b A. Q. him that you again? A. were there the to look at it Q. with that, and that. Other November 16 look at it and it, is there your position the equipment A.

		Page 259
1	could dispos	e of the property?
2	Α.	Larry Dewberry told me that.
3	Q.	Have you ever talked to Jimmy
4	Williamson a	bout that?
5	Α.	No, I haven't.
6	Q.	Did you ever call him to find out
7	if that was	true?
8	Α.	No. I believe I mentioned that in
9	my December	20th letter.
10	Q.	How did you mention that in your
11	December 20t	h letter?
12	A.	Okay. I was mistaken. I did not
13	mention that	in the December 20th letter.
14	Q.	All right. In this letter of
15	December 21s	t, it says
16	Α.	No, no. Let me back up. It says,
17	we also unde	rstand that you have disposed of the
18	damaged equi	pment without us being able to have
19	a third part	y verify the damages.
20	Q.	But not about who told him he
21	could dispos	e of it?
22	Α.	No.
23	Q.	This letter of December 21st says,

www.AmericanCourtReporting.com January 25, 2007

	Page 260
1	it was Mr. Dewberry's understanding that the
2	insured's agent had advised him that he could
3	dispose of the property. We have not yet
. 4	verified that with the insured. Did you do
5	anything to find out to verify that with the
6	insured?
7	A. I didn't call him.
8	Q. Did you do anything to verify
9	that?
10	A. I put it in the December 20th
11	letter.
12	Q. No, you didn't. I'm asking if you
13	did anything to verify whether or not the agent
14	told Mr. Williamson he could dispose of the
15	property?
16	A. I'm sorry. Ask me again.
17	Q. We're on the last line of the
18	second paragraph of the second page: We have
19	not yet verified that with the insured. And
20	"that" being him being told by the agent he
21	could dispose of the property. Do you follow
22	me?
23	A. Okay. What is your question?

	Page 261
1	Q. Did you do anything to verify that
2	with the insured?
3	A. I verified that with the agent.
4	Q. You never called the insured about
5	that, did you?
6	A. No, I didn't.
7	Q. What did the agent say?
8	A. The agent advised that Jimmy
9	Williamson had called them in a panic saying
10	that somebody wanted to come look at the
11	equipment, and he'd already thrown it away. And
12	the agent said that he was telling them that
13	they had told him he could throw it away.
14	Q. And?
15	A. The agents advised that they
16	didn't tell him he could throw it away.
17	Q. Did you ever ask Jimmy Williamson
18	whether the agents told him he could throw it
19	away?
20	A. No, I didn't.
21	Q. If the agents had told him to
22	throw it away, would that affect your decision
23	about this claim?

		Page 268
1	20th letter	from both Pioneer Services as well
2	as a third p	arty, Telcom Services, didn't you?
3	Α.	I did.
4	Q.	You chose to disregard both of
5	those and pu	t them in the file after looking at
6	them; right?	
7	Α.	The one from Pioneer Services was
. 8	disregarded	because it was a conflict of
9	interest to	write your own lightning affidavit.
10	Q.	So when he supplied you with a
11	replacement	from a third party, you disregarded
12	that one as	well, didn't you?
13	Α.	Not totally.
14	Q.	In what way did you not disregard
15	it?	
16	Α.	It was considered before it was
17	denied.	
18	Q.	And then put in the file?
19	Α.	I mean, it was in the file.
20	Q.	You looked at it and put it in the
21	file, you to	ld me earlier?
22	Α.	Right.
23	Q.	That's all you did with it; right?